

Fill in this information to identify your case:

Debtor 1	<b>Elizabeth M Miller</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF PENNSYLVANIA</b>
Case number (If known)	<b>24-12689</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Son

Dependent's  
age

7

Does dependent  
live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Son

9

Daughter

17

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the  
value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ 1,130.00

#### Your expenses

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \$ 0.00  
 4b. \$ 0.00  
 4c. \$ 75.00  
 4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:

6a. Electricity, heat, natural gas  
 6b. Water, sewer, garbage collection  
 6c. Telephone, cell phone, Internet, satellite, and cable services  
 6d. Other. Specify: Cellphone

6a. \$ 235.00  
 6b. \$ 85.00  
 6c. \$ 130.00  
 6d. \$ 250.00

Debtor 1 <u>Elizabeth M Miller</u>	Case number (if known) <u>24-12689</u>
<p>7. <b>Food and housekeeping supplies</b> <span style="float: right;">7. \$ <u>1,200.00</u></span></p> <p>8. <b>Childcare and children's education costs</b> <span style="float: right;">8. \$ <u>200.00</u></span></p> <p>9. <b>Clothing, laundry, and dry cleaning</b> <span style="float: right;">9. \$ <u>252.00</u></span></p> <p>10. <b>Personal care products and services</b> <span style="float: right;">10. \$ <u>210.00</u></span></p> <p>11. <b>Medical and dental expenses</b> <span style="float: right;">11. \$ <u>60.00</u></span></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments. <span style="float: right;">12. \$ <u>375.00</u></span></p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b> <span style="float: right;">13. \$ <u>150.00</u></span></p> <p>14. <b>Charitable contributions and religious donations</b> <span style="float: right;">14. \$ <u>0.00</u></span></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance <span style="float: right;">15a. \$ <u>0.00</u></span></p> <p>15b. Health insurance <span style="float: right;">15b. \$ <u>0.00</u></span></p> <p>15c. Vehicle insurance <span style="float: right;">15c. \$ <u>167.00</u></span></p> <p>15d. Other insurance. Specify: <span style="float: right;">15d. \$ <u>0.00</u></span></p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <span style="float: right;">16. \$ <u>0.00</u></span></p> <p>17. <b>Installment or lease payments:</b> 17a. Car payments for Vehicle 1 <span style="float: right;">17a. \$ <u>0.00</u></span></p> <p>17b. Car payments for Vehicle 2 <span style="float: right;">17b. \$ <u>0.00</u></span></p> <p>17c. Other. Specify: <span style="float: right;">17c. \$ <u>0.00</u></span></p> <p>17d. Other. Specify: <span style="float: right;">17d. \$ <u>0.00</u></span></p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> <span style="float: right;">18. \$ <u>0.00</u></span></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: <span style="float: right;">19. \$ <u>0.00</u></span></p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b> 20a. Mortgages on other property <span style="float: right;">20a. \$ <u>0.00</u></span></p> <p>20b. Real estate taxes <span style="float: right;">20b. \$ <u>0.00</u></span></p> <p>20c. Property, homeowner's, or renter's insurance <span style="float: right;">20c. \$ <u>0.00</u></span></p> <p>20d. Maintenance, repair, and upkeep expenses <span style="float: right;">20d. \$ <u>0.00</u></span></p> <p>20e. Homeowner's association or condominium dues <span style="float: right;">20e. \$ <u>0.00</u></span></p> <p>21. <b>Other:</b> Specify: <span style="float: right;">21. +\$ <u>0.00</u></span></p> <p>22. <b>Calculate your monthly expenses</b> 22a. Add lines 4 through 21. <span style="float: right;">\$ <u>4,519.00</u></span></p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses. <span style="float: right;">\$ <u>4,519.00</u></span></p> <p>23. <b>Calculate your monthly net income.</b> 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. <span style="float: right;">23a. \$ <u>6,261.53</u></span></p> <p>23b. Copy your monthly expenses from line 22c above. <span style="float: right;">23b. -\$ <u>4,519.00</u></span></p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>. <span style="float: right;">23c. \$ <u>1,742.53</u></span></p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  <input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes. <span style="float: right;">Explain here: _____</span></p>	